

UNITED STATES BANKRUPTCY COURT
DISTRICT OF

In re Alexander Figliolia

Case No. 17-20755-MBK

Reporting Period: 7/1/19-7/31/19

MONTHLY OPERATING REPORT
(INDIVIDUAL WAGE EARNERS)

File with Court and submit copy to United States Trustee within 20 days after end of month

Include FORM MOR-1 (INDV) if debtor is a wage earner.

Substitute FORM MOR-2 (RE) for MOR-1 if case is a Single Asset Real Estate case.

Submit copy of report to any official committee appointed in the case.

REQUIRED DOCUMENTS	Document No.	Document Attached	Document Attached
Schedule of Cash Receipts and Disbursements	MOR-1 (INDV)	GL	✓
Bank Reconciliation (or copies of debtor's bank reconciliations)	MOR-1 (CONT)	BR	✓
Copies of bank statements		BS	✓
Cash disbursements journals		GL	✓
Statement of Operations		PL	✓
Balance Sheet		BS	✓
Status of Postpetition Taxes			
Copies of IRS Form 6123 or payment receipt			
Copies of tax returns filed during reporting period			
Summary of Unpaid Postpetition Debts			
Listing of aged accounts payable			
Accounts Receivable Reconciliation and Aging			
Debtor Questionnaire			

I declare under penalty of perjury (28 U.S.C. Section 1746) that the documents attached to this report are true and correct to the best of my knowledge and belief.

X Alexander Figliolia
Signature of Debtor

Date

8/20/2019

Signature of Joint Debtor

Date

Signature of Authorized Individual*

Date

Printed Name of Authorized Individual

Title of Authorized Individual

*Authorized individual must be an officer, director or shareholder if debtor is a corporation; a partner if debtor is a partnership; a manager or member if debtor is a limited liability company.

FORM MOR (INDV)
(9/99)

In re: Alexander Figliolia
Debtor

Case No. 17-20755-MBK
Reporting Period 7/1/19 - 7/31/19

INDIVIDUAL DEBTOR CASH RECEIPTS AND CASH DISBURSEMENTS
(This Form must be submitted for each Bank Account maintained by the Debtor)

Amounts reported should be per the debtor's books, not the bank statement. The beginning cash should be the ending cash from the prior month or, if this is the first report, the amount should be the balance on the date the petition was filed. Attach the bank statements and a detailed list of all disbursements made during the report period that includes the date, the check number, the payee, the transaction description, and the amount. A bank reconciliation must be attached for each account. (See MOR-1 (INDV) (CONT))

Cash - Beginning of Month	2,575.72	228,858.99
Wages (Net)		
Interest and Dividend Income		
Alimony and Child Support	2,700.00	65,023.40
Social Security and Pension Income		
Sale of Assets	12,700.00	491,653.50
Other Income (attach schedule) <u>Consulting</u>	15,400.00	556,676.90
Total Receipts		
Mortgage Payment(s)	5,774.06	194,351.50
Rental Payment(s)		
Other Secured Note Payments	5,827.74	125,691.05
Utilities	566.88	94,221.03
Insurance		
Auto Expense		
Lease Payments		
IRA Contributions		
Repairs and Maintenance		
Medical Expenses	2,500	72,140.31
Household Expenses		
Charitable Contributions		
Alimony and Child Support Payments		
Taxes - Real Estate		
Taxes - Personal Property		
Taxes - Other (attach schedule)		
Travel and Entertainment		
Gifts		
Other (attach schedule) <u>Bank Charges</u>	0.75	24.50
Total Ordinary Disbursements	14,664.43	500,825.81
Professional Fees	0	49,310.15
U. S. Trustee Fees	0	5,850.00
Other Reorganization Expenses (attach schedule)	0	55,211.15
Total Reorganization Items		
Total Disbursements (Ordinary + Reorganization)	14,664.43	556,036.96
Net Cash Flow (Total Receipts - Total Disbursements)	-125.57	634.94
Cash - End of Month (Must equal reconciled bank statement)	3,611.29	229,493.93

In re Alexander Figliola
Debtor

Case No. 17-20755-MBK
Reporting Period: 7/1/19 - 7/31/19

INDIVIDUAL DEBTOR CASH RECEIPTS AND CASH DISBURSEMENTS - continuation sheet

BREAKDOWN OF "OTHER" CATEGORY	Current Month Actual	Cumulative Filing to Date Actual
Other Income		
<u>Consulting</u>	<u>12,700 -</u>	<u>491,653.50</u>
Other Taxes <u>Other Disbursements</u>		
<u>Bank Charges</u>	<u>.75</u>	<u>24.50</u>
<u>Other Ordinary Disbursements</u> <u>other taxes</u>		
<u>NI</u> <u>IRS</u>	<u>0</u>	<u>9,446.00</u>
Other Reorganization Expenses		

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08/27/19

Alex Figliolia
Reconciliation Summary
Direct Express Card, Period Ending 07/31/2019

	<u>Jul 31, 19</u>
Beginning Balance	434.95
Cleared Transactions	
Checks and Payments - 2 ite...	-2,500.75
Deposits and Credits - 1 item	2,700.00
Total Cleared Transactions	<u>199.25</u>
Cleared Balance	<u>634.20</u>
Register Balance as of 07/31/2019	634.20
Ending Balance	634.20

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08/27/19

Alex Figliolia
Reconciliation Detail
Direct Express Card, Period Ending 07/31/2019

Type	Date	Num	Name	Clr	Amount	Balance
Beginning Balance						434.95
Cleared Transactions						
Checks and Payments - 2 items						
Check	07/01/2019	dm		X	-0.75	-0.75
Check	07/13/2019	dm	TD Bank Cash W...	X	-2,500.00	-2,500.75
Total Checks and Payments					-2,500.75	-2,500.75
Deposits and Credits - 1 item						
Deposit	07/10/2019			X	2,700.00	2,700.00
Total Deposits and Credits					2,700.00	2,700.00
Total Cleared Transactions					199.25	199.25
Cleared Balance					199.25	634.20
Register Balance as of 07/31/2019					199.25	634.20
Ending Balance					199.25	634.20

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Direct Express® Debit Card Program
P.O. Box 243998
San Antonio, TX 78224



MEMBER FIDC



Customer Service: (888) 741-1115

Hearing Impaired: (888) 569-0447
International: (785) 778-8280 (Collect)

Visit our web site
www.USDirectExpress.com

Write to us
Direct Express® Card Services
P.O. Box 243998
San Antonio, TX 78224

Monthly Account Statement

L2ACSAOTZD 067080



ALEX J FIGLIOLIA
105 MIDDLETOWN ROAD
HOLMDEL, NJ 07733-0000

Thank You for Being a Direct Express® Card Customer

Date Range: July 2019

Summary of Fees		Starting Balance:	\$434.95
Prior Calendar Month	\$0.75	Credits:	\$2,700.00
Calendar Year to Date	\$5.25	Debits:	\$2,600.75
		Ending Balance:	\$634.20

Card Number: 633248XXXXX9248

Date Posted	Retailer	Transaction Type	Charges	Credits
07/01/2019		MONTHLY PAPER STATEMENT FEE	\$0.75	\$0.00
07/10/2019	ALEX J FIGLIOLIA	DEPOSIT FROM SSA	\$0.00	\$2,700.00
07/13/2019	TD BANK, HOLMDEL, NJ, USA	CASH PURCHASE	\$2,600.00	\$0.00

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08/27/19

Alex Figliolia
Reconciliation Summary
Amboy Bank DIP, Period Ending 07/31/2019

	Jul 31, 19
Beginning Balance	2,140.77
Cleared Transactions	
Checks and Payments - 9 ite...	-12,163.68
Deposits and Credits - 3 items	12,700.00
Total Cleared Transactions	536.32
Cleared Balance	<u>2,677.09</u>
Register Balance as of 07/31/2019	2,677.09
Ending Balance	2,677.09

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08/27/19

Alex Figliolia
Reconciliation Detail
Amboy Bank DIP, Period Ending 07/31/2019

Type	Date	Num	Name	Clr	Amount	Balance
Beginning Balance						2,140.77
Cleared Transactions						
Checks and Payments - 9 Items						
Check	07/01/2019	217	Horizon Blue Cro...	X	-280.94	-280.94
Check	07/03/2019	dm	Verizon	X	-585.18	-866.12
Check	07/10/2019	dm	Bank of America	X	-5,774.06	-6,640.18
Check	07/10/2019	dm	New Jersey Natur...	X	-505.62	-7,145.80
Check	07/15/2019	dm	First Energy	X	-2,000.12	-9,145.92
Check	07/16/2019	dm	First Energy	X	-2,200.00	-11,345.92
Check	07/16/2019	dm	First Energy	X	-276.87	-11,622.79
Check	07/22/2019	244	Horizon Blue Cro...	X	-280.94	-11,903.73
Check	07/24/2019	dm	American Water	X	-259.95	-12,163.68
Total Checks and Payments					-12,163.68	-12,163.68
Deposits and Credits - 3 Items						
Deposit	07/08/2019			X	3,500.00	3,500.00
Deposit	07/09/2019			X	4,200.00	7,700.00
Deposit	07/12/2019			X	5,000.00	12,700.00
Total Deposits and Credits					12,700.00	12,700.00
Total Cleared Transactions					536.32	536.32
Cleared Balance					536.32	2,677.09
Register Balance as of 07/31/2019					536.32	2,677.09
Ending Balance					536.32	2,677.09

Date	Description	Amount	Date	Description	Amount
07-03	7875299302 BILLMATRIX BILLPAY FEE	3.50	07-16	100054438609 FIRSTENERGY OPCO FE	276.87
07-03	7875299301 FIS*VERIZON BILL PAY	581.68		ECHECK	
07-10	15602845070919 NJ NATURAL GAS	505.62	07-16	100009694421 FIRSTENERGY OPCO FE	2,200.00
	EBJLL			ECHECK	
07-10	XXXXX2013 Bank of America	5,774.00	07-23	8103851 PMNTUS SVC FEE SERVICE FEE	1.95
	MORTGAGE		07-24	8511560 AMERICAN-WATER	258.00
07-15	100009694421 FIRSTENERGY OPCO FE	2,000.12		UTIL-PMNT	
	ECHECK				

ALEXANDER J FIGLIOLIA
DEITOR IN POSSESSION
CASE #17-20755-MBK SENIOR CHECKING
105 MIDDLETOWN ROAD
HOLMDEL, NJ 07733

Pay to the Order of Horizon BC # 85 6/27/19 \$ 280.94
TWO HUNDRED EIGHTY

AARCOY Bank
FOR BANK OFFICE IN
RED BANK, NJ 07701
http://www.aarcoybank.com

For 342N671053 60-91 Alex Figliolia
⑆021204416⑆ 0219 0000028094⑆

217 \$280.94 7/1/2019

217

JPMORGANCHASE BK CR TO NMD
070119 074802206
324802206 001010
00772210 236 000251374100

CHECK HERE IF MOBILE DEPOSIT

CR

217 \$280.94 7/1/2019

ALEXANDER J FIGLIOLIA
DEITOR IN POSSESSION
CASE #17-20755-MBK SENIOR CHECKING
105 MIDDLETOWN ROAD
HOLMDEL, NJ 07733

Pay to the Order of HORIZON BC # 85 7-22-19 \$ 280.94
TWO HUNDRED EIGHTY

AARCOY Bank
FOR BANK OFFICE IN
RED BANK, NJ 07701
http://www.aarcoybank.com

For 342N671053 60-91 Alex Figliolia
⑆021204416⑆ 0244 0000028094⑆

244 \$280.94 7/30/2019

244

JPMORGANCHASE BK CR TO NMD
072219 074802206
324802206 001010
00084127 076 000251374100

CHECK HERE IF MOBILE DEPOSIT

CR

244 \$280.94 7/30/2019

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08/27/19

Accrual Basis

Alex Figliolia
Balance Sheet
As of July 31, 2019

	Jul 31, 19
ASSETS	
Current Assets	
Checking/Savings	
Amboy Bank DIP	2,677.09
Direct Express Card	634.20
Total Checking/Savings	3,311.29
Total Current Assets	3,311.29
TOTAL ASSETS	3,311.29
LIABILITIES & EQUITY	
Equity	
Opening Balance Equity	2,671.35
Owners Equity	10,262.40
Net Income	-9,622.46
Total Equity	3,311.29
TOTAL LIABILITIES & EQUITY	3,311.29

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Accrual Basis

Alex Figliolia
Profit & Loss
July 2019

	Jul 19
Ordinary Income/Expense	
Income	
Consulting Income	12,700.00
Social Security Income	2,700.00
Total Income	15,400.00
Expense	
Bank Service Charges	0.75
Insurance Expense	561.88
Meals, Household Supplies and E	2,500.00
Second Mortgage	5,774.06
Telephone Expense	585.18
Utilities	5,242.56
Total Expense	14,664.43
Net Ordinary Income	735.57
Net Income	735.57

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08/27/19

Accrual Basis

Alex Figliolia
Profit & Loss
May 2017 through July 2019

	May '17 - Jul 19
Ordinary Income/Expense	
Income	
Consulting Income	491,653.50
Social Security Income	65,023.40
Total Income	556,676.90
Expense	
Bank Service Charges	24.50
First Mortgage	50,000.00
Insurance Expense	94,227.03
Meals, Household Supplies and E	72,140.31
Repairs and Maintenance	4,995.42
Second Mortgage	144,351.50
Taxes	9,446.00
Telephone Expense	15,155.25
Utilities	110,485.80
Total Expense	500,825.81
Net Ordinary Income	55,851.09
Other Income/Expense	
Other Expense	
Professional Fees	49,361.15
US Trustee Fee	5,850.00
Total Other Expense	55,211.15
Net Other Income	-55,211.15
Net Income	639.94

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08/27/19

Accrual Basis

Alex Figliolia
General Ledger
As of July 31, 2019

Type	Date	Num	Adj	Name	Memo	Debit	Credit	Balance
Amboy Bank DIP								2,140.77
Check	07/01/2019	217		Horizon Blue Cross Blue Shiel...			280.94	1,859.83
Check	07/03/2019	dm		Verizon			585.18	1,274.65
Deposit	07/08/2019				Deposit	3,500.00		4,774.65
Deposit	07/09/2019				Deposit	4,200.00		8,974.65
Check	07/10/2019	dm		New Jersey Natural Gas			505.62	8,469.03
Check	07/10/2019	dm		Bank of America			5,774.06	2,694.97
Deposit	07/12/2019				Deposit	5,000.00		7,694.97
Check	07/15/2019	dm		First Energy			2,000.12	5,694.85
Check	07/16/2019	dm		First Energy			276.87	5,417.98
Check	07/16/2019	dm		First Energy			2,200.00	3,217.98
Check	07/22/2019	244		Horizon Blue Cross Blue Shiel...			280.94	2,937.04
Check	07/24/2019	dm		American Water			259.95	2,677.09
Total Amboy Bank DIP						12,700.00	12,163.88	2,677.09
Direct Express Card								434.95
Check	07/01/2019	dm					0.75	434.20
Deposit	07/10/2019				Deposit	2,700.00		3,134.20
Check	07/13/2019	dm		TD Bank Cash Withdrawal			2,500.00	834.20
Total Direct Express Card						2,700.00	2,500.75	634.20
Accumulated Depreciation								0.00
Total Accumulated Depreciation								0.00
Furniture and Equipment								0.00
Total Furniture and Equipment								0.00
Accounts Payable								0.00
Total Accounts Payable								0.00
Payroll Liabilities								0.00
Total Payroll Liabilities								0.00
Opening Balance Equity								-2,671.35
Total Opening Balance Equity								-2,671.35
Owners Draw								0.00
Total Owners Draw								0.00
Owners Equity								-10,282.40
Total Owners Equity								-10,282.40
Consulting Income								-143,200.00
Deposit	07/08/2019				Deposit		3,500.00	-146,700.00
Deposit	07/09/2019				Deposit		4,200.00	-150,900.00
Deposit	07/12/2019				Deposit		5,000.00	-155,900.00
Total Consulting Income						0.00	12,700.00	-155,900.00
Social Security Income								-16,200.00
Deposit	07/10/2019				Deposit		2,700.00	-18,900.00
Total Social Security Income						0.00	2,700.00	-18,900.00
Advertising and Promotion								0.00
Total Advertising and Promotion								0.00
Automobile Expense								0.00
Total Automobile Expense								0.00
Bank Service Charges								4.50
Check	07/01/2019	dm				0.75		5.25
Total Bank Service Charges						0.75	0.00	5.25
Bankruptcy Fees								0.00
Total Bankruptcy Fees								0.00
Computer and Internet Expenses								0.00
Total Computer and Internet Expenses								0.00
Continuing Education								0.00
Total Continuing Education								0.00
Depreciation Expense								0.00
Total Depreciation Expense								0.00
Dues and Subscriptions								0.00
Total Dues and Subscriptions								0.00

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Accrual Basis

Alex Figliolia
General Ledger
As of July 31, 2019

Type	Date	Num	Adj	Name	Memo	Debit	Credit	Balance
First Mortgage								50,000.00
Total First Mortgage								50,000.00
Insurance Expense								28,630.84
General Liability Insurance								0.00
Total General Liability Insurance								0.00
Insurance Expense - Other								28,630.84
Check	07/01/2019	217		Horizon Blue Cross Blue Shiel...		280.94		28,911.78
Check	07/22/2019	244		Horizon Blue Cross Blue Shiel...		280.94		29,192.72
Total Insurance Expense - Other						561.88	0.00	29,192.72
Total Insurance Expense						561.88	0.00	29,192.72
Interest Expense								0.00
Total Interest Expense								0.00
Meals and Entertainment								0.00
Total Meals and Entertainment								0.00
Meals, Household Supplies and E								16,758.00
Check	07/13/2019	dm		TD Bank Cash Withdrawal		2,500.00		19,258.00
Total Meals, Household Supplies and E						2,500.00	0.00	19,258.00
Office Supplies								0.00
Total Office Supplies								0.00
Payroll Expenses								0.00
Total Payroll Expenses								0.00
Rent Expense								0.00
Total Rent Expense								0.00
Repairs and Maintenance								0.00
Total Repairs and Maintenance								0.00
Second Mortgage								34,644.36
Check	07/10/2019	dm		Bank of America		5,774.06		40,418.42
Total Second Mortgage						5,774.06	0.00	40,418.42
Taxes								0.00
Total Taxes								0.00
Telephone Expense								3,465.80
Check	07/03/2019	dm		Verizon		585.18		4,050.98
Total Telephone Expense						585.18	0.00	4,050.98
Travel Expense								0.00
Total Travel Expense								0.00
Utilities								27,085.91
Check	07/10/2019	dm		New Jersey Natural Gas		505.62		27,591.53
Check	07/15/2019	dm		First Energy		2,000.12		29,591.65
Check	07/16/2019	dm		First Energy		278.87		29,868.52
Check	07/16/2019	dm		First Energy		2,200.00		32,068.52
Check	07/24/2019	dm		American Water		259.95		32,328.47
Total Utilities						5,242.56	0.00	32,328.47
Ask My Accountant								0.00
Total Ask My Accountant								0.00
Professional Fees								7,870.62
Total Professional Fees								7,870.62
US Trustee Fee								1,300.00
Total US Trustee Fee								1,300.00
No acct								0.00
Total no acct								0.00
TOTAL						30,064.43	30,064.43	0.00